

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Danitsa Paulino  
 Debtor

Case No. 20-11531-pmm  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db +Danitsa Paulino, 2349 S. Filbert Street, Allentown, PA 18103-5935  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14481991 +ADS/COMENITY/Victoria's Secret, PO BOX 182789, Columbus, OH 43218-2789  
 14481992 +Ai Orthodontics, 550 Harrison St, Emmaus, PA 18049-2314  
 14481995 David J. Apothaker, Esq., 520 Fellowship Road, Suite C 306, Mount Laurel, NJ 08054-3410  
 14481996 +Hayt Hayt & Landau LLC, Two Industrial Way West, Eatontown, NJ 07724-2279  
 14481998 +Michael F Ratchford, Esquire, 54 Glenmaura National Blvd, #104, Moosic, PA 18507-2161  
 14481999 +Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1271  
 14508987 +U.S. Bank National Association, et al..., C/O KML Law Group, 701 Market Street Suite 5000,  
 Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jul 11 2020 07:53:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:43  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14481993 +EDI: CAPITALONE.COM Jul 11 2020 07:53:00 Capital One, PO BOX 30285,  
 Salt Lake City, UT 84130-0285  
 14481994 +E-mail/Text: bankruptcy@cavps.com Jul 11 2020 04:21:05 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321  
 14481997 EDI: JPMORGANCHASE Jul 11 2020 07:53:00 JPMCB HL, 700 Kansas Lane, Monroe, LA 71203  
 14482000 +EDI: MID8.COM Jul 11 2020 07:53:00 Midland Funding LLC, 2365 Northside Drive, # 300,  
 San Diego, CA 92108-2709  
 14482001 EDI: PRA.COM Jul 11 2020 07:53:00 Portfolio Recovery Associates, 120 Corporate Blvd,  
 Ste 100, Norfolk, VA 23502  
 14482004 +EDI: WFFC.COM Jul 11 2020 07:53:00 Wells Fargo Card Service, Credit Bureau Resolution,  
 PO BOX 14517, Des Moines, IA 50306-3517

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14482002\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100,  
 Norfolk, VA 23502)  
 14482003\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100,  
 Norfolk, VA 23502)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-4

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Total Noticed: 22

Date Rcvd: Jul 10, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Danitsa Paulino claputka@laputkalaw.com,  
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com  
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, as Trustee,  
successor in interest to Bank of America, National Association as successor by merger to LaSalle  
Bank National Association, as Trustee for Certificateholder bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**